

### **REMARKS/ARGUMENTS**

Prior to entry of this amendment, the application included claims 1-20 and 22-51. Claims 1, 20, 23, 30 and 47-51 have been amended. No claims have been canceled or added. Hence, after entry of this Amendment, claims 1-20 and 22-51 stand pending for examination.

Claims 1-20 and 22-51 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over the cited portions of U.S. Patent Publication No. 2002/0099607 to Sosa et al. ("Sosa") in view of the cited portions of U.S. Patent No. 6,690,779 to Walker et al. ("Walker").

Claims 1, 20, 23, 30 and 47-51 have been amended to more particularly point out and distinctly recite the Applicants' claimed invention, the support for which may be found at, for example, ¶¶[0050] and [0094]-[0097] and Figs. 9 and 10A-10E. No new matter has been added.

#### **Rejections Under 35 U.S.C. § 103**

Without acquiescing to the propriety of the pending rejections, the Applicants have amended the independent claims to conclusively avoid the teachings of the cited references. The cited references do not teach or suggest "return[ing] to the point of sale device stored transaction information identifying prior money transfer recipients of the customer for use by the point of sale device to automatically prepare a transaction form associated with the request to process the money transfer transaction" as recited in claim 1. As an initial matter, the cited references do not teach or suggest the use of convenience cards in association with money transfer transactions. Moreover, the cited references do not teach or suggest the use of such convenience cards to expedite subsequent transactions by making prior money transfer transaction information available. Claims 30 and 47-51 include a similar element and are believed to be allowable for similar reasons.

Claim 23 includes a similar element that further clarifies that recent transaction information is stored on a convenience card, which is also not taught or suggested by the cited references. Hence, claim 23 is believed to be allowable, at least for this reason.

The remaining claims depend from one of the independent claims discussed above and are believed to be allowable, at least for the foregoing reasons.

## **Conclusion**

In view of the foregoing, the Applicants believe all claims now pending in this application are in condition for allowance. The issuance of a formal Notice of Allowance at an early date is respectfully requested.

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 303-571-4000.

Respectfully submitted,

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/Irvin E. Branch/

Irvin E. Branch

Reg. No. 42,358

TOWNSEND and TOWNSEND and CREW LLP  
Two Embarcadero Center, Eighth Floor  
San Francisco, CA 94111-3834  
Tel: 303-571-4000  
Fax: 415-576-0300  
IEB/jln  
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